

# ONBOARDING KIT

**Note:** All documents should be submitted to HRD via Decibel portal and/or email (onboarding.team@jsbl.com). In order to avoid joining delays, submission should be made before the date of joining.

**We look forward to welcome you aboard!**

## JOINING DOCUMENTS CHECKLIST



### ■ Employee Particulars

Employee Name :  Employee # :   
 Department / LoB :  Location :   
 Designation :  Joining Date:

### ■ Checklist

Sr. #	Documents	Page #	Mark <input checked="" type="checkbox"/>	Remarks
1	Employee Joining Report	1		
2	Disclosure of Employees' Share Holding & Trade Transactions	2-3		
3	Declaration of Secrecy & Fidelity	4		
4	Declaration of ID & Password Policy	4		
5	Understanding of Email & Internet Usage Policy	5		
6	Undertaking of Profit Waiver	6		
7	Understanding of Whistle Blowing Policy	7		
8	Code of Conduct Acknowledgement	8		
9	Copy of Valid CNIC of Parents & Spouse (If Applicable)	-		
10	Surety Bond / Service Agreement (If Applicable)	-		
11	NTN Certificate (If Applicable)	-		
12	Resignation Acceptance Letter from Last Employer (issued by HR)	-		
13	Documents uploaded on Decibel	-		

**Note:** Joining will not be allowed without submission of above mentioned documents on or before joining date. Back dated joining will not be considered. Therefore, all formalities must be completed on or before joining date.

### ■ For Official Use Only

<b>Signature</b>		
	Assistant Manager - Onboarding & DM	Unit Head - HR Onboarding
<b>Date</b>		

Date: \_\_\_\_\_

**The Head Human Resource**

JS Bank Limited  
1st Floor, Shaheen Commercial  
Complex, Dr. Zia Uddin Ahmed Road,  
Karachi.

Dear Sir /Madam,

This is to inform you that Mr. /Ms. \_\_\_\_\_ has joined the JS Bank Limited

with effect from \_\_\_\_\_ as a \_\_\_\_\_ in

the \_\_\_\_\_ Line of Business/ Department at \_\_\_\_\_

Branch/Head Office.

Thank you.

---

Line Manager

---

New Employee

Date:

Date:

■ Compliance Circular

REF: JSBL/COMP/004/2015

Pursuant to the provisions of SECP Code of Corporate Governance and Stock Exchange Listing Regulations; and to implement corporate governance best practices, JS Bank is required to make disclosures of its directors, executives and employees' Shareholding Position and Buy /Sell Transactions of JS Bank Limited's (JSBL) shares.

In order to fulfill regulatory requirements and follow the best practices, employees of JS Bank are henceforth required to report their JSBL shareholding position and trading transactions to Compliance Department as per following guidelines:

1. JS Bank employees shall submit the details of JSBL shares held by them (including spouse and minor children) as of each half-year end within 15 days of close of respective half year i.e. By January 15th for December 31st position and July 5th or June, 30th position. The details shall be submitted as per format given at Annexure.
2. JS Bank employees shall report the details of JSBL share trades (Buy and/or Sell transactions) carried out by them, their spouse and minor children immediately same day of such transaction. The detail of such trades shall be reported as per format given at Annexure. Such transactions carried out by 'Executives' of the bank (MANCOM members and officers of MG 11 & above Grades, as defined by the Board of Directors) shall be disclosed to the Stock Exchange and presented to the Board of Directors as per requirements of Code of Corporate Governance.
3. The above mentioned information as per prescribed format is required to be submitted to Compliance Department through email at [ComplianceReporting@jsbl.com](mailto:ComplianceReporting@jsbl.com).
4. Please note that non-reporting or mis-reporting of information by employees may lead to mis-reporting on the part of JS Bank; and hence may lead to disciplinary proceedings against the delinquent staff.
5. To ensure compliance, employees of the bank are required to sign the undertaking as per Annexure and return to HR department within 30 days of joining.

\*Reporting shall include all Buy/Sell Transactions of JS Bank's shares carried out by employee, his/her spouse and minor children.

I \_\_\_\_\_, S/o/D/o \_\_\_\_\_ having

Employee Number \_\_\_\_\_ hereby undertake to abide by the JS Bank's shares reporting framework under which I am required to;

- a) Submit the details of JSBL shares held by me, my spouse and minor children as of each quarter end within 5 days of close of quarter.
- b) Report the details of JSBL share trades (Buy or Sell transactions) carried out by me, my spouse and minor children should be submitted immediately of such transaction.

I hereby confirm having read and comprehend the subject instructions and I understand that my failure to comply with the JSBL reporting framework may lead to disciplinary proceedings.

I am currently holding shares :  Yes  No

If yes, Kindly fill details of JSBL Shares Buy/Sell Transactions:

#### **JSBL Shares : Buy / Sell Transactions**

Sr. #	Number of Shares Purchased / Sold	Purchase / Sell Price Per Share	Form of Shares		Name of Broker
			Physical	Electronic	
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

-----  
Signature

Date:

**■ Declaration of Secrecy and Fidelity**

I \_\_\_\_\_ S/o/ D/o or W/o \_\_\_\_\_ the  
undersigned having appointed as \_\_\_\_\_ of JS Bank Limited, do hereby declare  
that I shall faithfully perform my duties to the best of my ability, upholding the interest of the bank and regard as strictly  
confidential and no means, direct or indirect, reveal to any person or persons whatsoever, any information concerning the  
business of the bank or its constitutes not intended to be made public and which may come to my knowledge in discharge of  
my duties, except in circumstances in which it is in accordance with law or practice and usage customary among bankers,  
necessary or appropriate for the bank to divulge information.

---

Signature

Date:

**■ Declaration of ID and Password Policy**

I confirm that I shall not in any case share the System ID / LAN ID and password to any of the staff member. I understand that sharing of System ID / LAN ID and password is a criminal offense and would lead to disciplinary action that may include termination of Job.

I ensure Compliance of above.

---

Signature

Date:

The purpose of this policy is to ensure the proper use of JS Bank's email system. All messages distributed via the company's email system, even personal emails, are JS Bank properties. You must have no expectation of privacy in anything that you create, store, send or receive on the company's email system. Your emails can be monitored without prior notification if JS Bank deems this necessary. If there is evidence that you are not adhering to the guidelines set out in this policy, the company reserves the right to take disciplinary action, including termination and/or legal action. If you have any questions or comments about this Email Policy, please contact systems or human resources.

**It is strictly prohibited to:**

- Send or forward emails containing libelous, defamatory, offensive, racist or obscene remarks. If you receive an e-mail of this nature, you must promptly notify your supervisor.
- To solicit or proselytize for commercial ventures, religious or political causes, outside organizations, or any other non- job related solicitations.
- To create, distribute or print any harassing, offensive, or disruptive messages or images
- To access, create, distribute or print sexually explicit messages or images.
- To distribute or print communications that are sexual in nature or that are motivated by race, ethnicity, religion, gender or sexual orientation.
- To send or receive copyrighted materials, trade secrets, proprietary financial information, or similar materials without prior authorization.
- Forward a message or copy a message or attachment belonging to another user without acquiring permission from the originator first.
- Send unsolicited email messages or chain mail.
- Forge or attempt to forge email messages, or disguise or attempt to disguise your identity when sending mail.

**Duty of care**

Users must take the same care in drafting an email as they would for any other communication. Confidential information should not be sent via email.

**Personal usage**

Although the company's email system is meant for business use, JS Bank allows personal usage if it is reasonable and does not interfere with work.

**Disclaimer**

All messages will be appended with the following disclaimer:

"The information transmitted is intended only for the person or entity to which it is addressed and may contain confidential and/or privileged material. Any review, retransmission, dissemination or other use of, or taking of any action in reliance upon, this information by persons or entities other than the intended recipient is prohibited. If you received this in error, please contact the sender by reply email and permanently delete the message and any attachments. Please note that any views or opinions presented in this email are solely those of the author and do not necessarily represent those of the company. The recipient shall check this email and any attachments for the presence of viruses. The company accepts no liability for any damage caused by any virus transmitted by this email."

**Declaration**

I have read, and agree to comply with; the guidelines set out in this policy and understand that failure to do so might result in disciplinary or legal action.

---

Signature

Date:

I \_\_\_\_\_ S/o/D/o/W/o \_\_\_\_\_  
bearing CNIC# \_\_\_\_\_ resident of Pakistan and an employee of JS Bank Limited do  
hereby waive/surrender any interest due/paid on my staff savings Account No(s) \_\_\_\_\_  
being maintained in relation with my employment with the Bank.

The said undertaking is being made in order to comply with the provisions of Section 13(7) of Income Tax Ordinance, 2001  
(the Ordinance)

In case of any difference in interpretation of Section 13(7) of the Ordinance, I hereby undertake to comply with it accordingly  
and authorize you as my employer to recover the same along with any additional tax or penalty, if any, from me or else I  
undertake to pay any tax due personally arising from such waiver/interpretation.

---

Signature

Date:

**Confidentiality & Security:**

As a critical element of the policy, reporting employees are provided with complete confidentiality and security. No adverse employment action e.g. termination, counseling, lower appraisal rating etc. shall be taken against the whistleblower employee in retaliation for reporting the incident(s) of impropriety falling within the scope of Code of Conduct and Whistleblower Policy. In line with the policy guidelines, employees are encouraged to remain vigilant and in case of detecting any abnormal / in appropriate / criminal matter, immediately report the same using 'Whistleblower'.

**Reporting Channel:**

To ensure safe, secure & confidential reporting, an email address **whistleblower@jsbl.com** ('whistleblower') has been created. All whistle blowing reporting should be routed through above mentioned email address.

**Non Reporting:**

Non-reporting of known violations or suspicions is a direct violation of 'Code of Conduct' and 'Whistleblower Policy' and doing so shall be construed as aiding and abetting the inappropriate behavior. Such instances of deliberate non-disclosure will be subject to disciplinary proceedings.

In order to understand and fulfill the above stated obligations, you are advised to go through and comprehend the Bank's 'Code of Conduct' and 'Whistleblower Policy'; and sign the below 'Whistle Blowing – Employee's Confirmation & Undertaking' and submit to Human Resources Department.

Moreover, I undertake to fulfill my reporting/ whistle blowing obligations as & when circumstances warrant doing so, without any fail.

---

Signature

Date:

I hereby acknowledge that I have received and understood that it is my responsibility to become familiar with and abide by this Code, insofar as it applies to the position in which I am employed with JS Bank Limited.

I also accept responsibility for contacting my supervisor or Human Resource Department if I have any question(s) or concern(s) or need further explanation.

(Please sign and return to Human Resource Department)

---

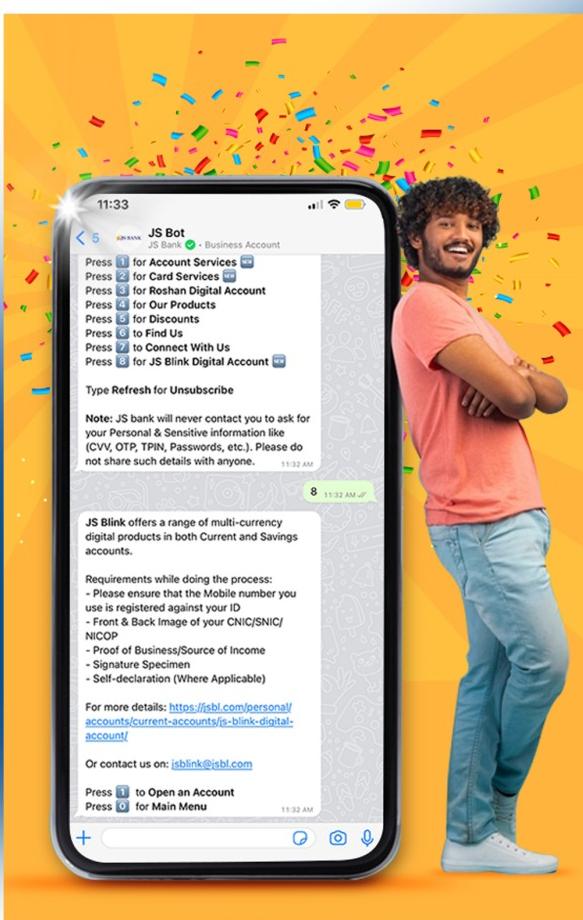
Signature

Date:

## Dear Applicant,

Welcome to JS Bank Family.

Follow the below procedure to open staff salary account in JS Bank, select your preferred branch across Pakistan and share the relevant documents accordingly.



**Now open your  
JS Blink Digital Account  
using your WhatsApp**

Say "Hello" at +92 348 700 3000 &  
press "8" for JS Blink Digital Account

### Features:

- No Accounts Limit Apply
- No Minimum Balance Requirement
- Complete Digital Onboarding
- Free Mobile Banking / Internet Banking

\*Terms & Conditions apply

visit [jsblink.jsbl.com](http://jsblink.jsbl.com)

OR Visit: [https://jsblink.jsbl.com/](http://jsblink.jsbl.com/)

### Minimum Documents Required:

- Scan of Original ID Card – CNIC / SNIC / NICOP (Front & Back)
- Latest Salary Slip OR Employment Contract OR any other proof of income, including but not limited to a certificate from the employer, not more than three (3) months old which reflects the employment details with the level of income.
- Zakat Declaration (if applicable)
- Signature specimen

Incase of any query; please email us at [jsblink@jsbl.com](mailto:jsblink@jsbl.com)

#### Shafaq Danish

⌚ Relationship Manager - Digital Products  
⌚ 0331 5700176  
✉ Shafaq.Danish@jsbl.com  
⌚ BLB Regional Office – Islamabad

#### Salman Siddiqui

⌚ Relationship Manager - Digital Products  
⌚ 0335 0218237  
✉ Salman.Siddiqui@jsbl.com  
⌚ The Forum – Karachi

#### Adnan Aziz

⌚ Relationship Manager - Digital Products  
⌚ 0300 9665905  
✉ Adnan.Aziz@jsbl.com  
⌚ Liaquat Road Branch – Faisalabad